

RIGHT TO BE FORGOTTEN

1. WHAT IS THE RIGHT TO BE FORGOTTEN

The Right to Be Forgotten exists to ensure that individuals who have overcome or mitigated certain serious illnesses or disabilities are not penalised when applying for home loans, consumer loans or insurance, whether mandatory or optional, associated with such loans.

The Right to be Forgotten also applies to credit agreements for commercial or professional purposes entered into by a natural person, even within the scope of their commercial or professional activity, as well as to mandatory or optional insurance associated with such credit agreements.

By virtue of this right to be forgotten, enshrined in Law 75/2021 of 18 November, regulated by Decree-Law 79/2026 of 17 March, and reinforced in Law 14/2026 of 27 April, once the time limits set out therein have expired, neither Millennium bcp, as a lender, nor any other credit entity or insurer, may collect, or obtain in any other way, information regarding the Customer's serious illnesses or disabilities, provided that the Customer has overcome or mitigated such conditions following the expiry of the time limits set out below, as established in the aforementioned legal Acts.

Accordingly, when acting as an insurance intermediary, Millennium bcp may not collect or otherwise process health information relating to situations of aggravated health risk or disability, within the scope of the initial risk declaration, where the Insured Person has overcome or mitigated such risk situations following the expiry of the periods indicated below.

Furthermore, if the Customer has overcome or mitigated situations involving an increased health risk or disability, they may answer 'no' to questions relating to such situations posed by Millennium bcp.

2. APPLICABLE TIME LIMITS

Once the time limits listed below have expired, the Customer is not obliged to inform Millennium bcp of past health conditions or disabilities (whether overcome or mitigated) and Millennium bcp may not collect or process health information in this context, thus, the Customer/Insured Person may exercise their Right to be Forgotten.

Home loans, consumer loans and insurance, whether optional or compulsory, associated with such loans may not be refused or granted on less favourable terms on the grounds that the Customer has had a serious illness or a disability that has since been overcome or mitigated. Any form of discrimination is prohibited during the stages of submission, negotiation, conclusion and duration of such contracts.

The time limits applicable to exercising your Right to be Forgotten are as follows:

1. For certain diseases, there is a Reference Table, annexed to [Decree-Law no. 79/2026, of 17 March](#), which provides for shorter and more favourable time limits than the general ones. This table is updated every two years. If your situation is included in this table, which is reproduced below, the deadlines indicated therein apply;
2. [Law no. 14/2026, of 27 April](#), now expressly includes cancer, HIV, diabetes and hepatitis C as situations covered by the Right to be Forgotten. For these situations, where no specific time limit is set out in the Reference Table, the general time limits indicated below apply.
3. For situations not covered by the Reference Table annexed to Decree-Law no. 79/2026 of 17 March, the following general time limits, laid down in Article 3(2) of Law no. 75/2021 of 18 November, shall apply:

- a) 10 years from the end of the therapeutic protocol, in the case of aggravated health risk or overcome disability.
- b) 5 years from the end of the therapeutic protocol, in the event that the illness was overcome before the age of 21.
- c) 2 years of continued and effective therapeutic protocol, in the case of aggravated health risk or mitigated disability.

3. HOW TO EXERCISE THE RIGHT TO BE FORGOTTEN AND MAKING A CLAIM

If you already have a valid insurance policy, you can inform the insurer that your health condition has been resolved or improved, so that the terms of your policy can be revised accordingly.

To exercise the right to be forgotten, a medical certificate is not required. However, to prevent any disputes with the insurance company in the event of a claim, it is advisable to have a medical certificate proving that you have mitigated or overcome the condition of aggravated health risk or disability.

If you believe that your right to be forgotten has not been respected, you have the right to lodge a complaint:

- Directly with Millennium bcp:
 - via the Client's Ombudsman, using the online form available at [Ombudsman Contact - Millennium bcp](#);
 - via site www.millenniumbcp.pt, through the online form available at www.millenniumbcp.pt/contacts/suggestions-complaints;
 - by post to Millennium bcp, Customer Ombudsman Office - Rua Augusta, 84, Piso 2, 1100 053 Lisboa, Portugal.
- To Banco de Portugal, in relation to the granting of home loans and consumer credit;
- To *Autoridade de Supervisão de Seguros e Fundos de Pensões* (Insurance and Pension Funds Supervisory Authority), in relation to the taking out of compulsory or voluntary insurance associated with such loans;
- Directly to Ocidental – Companhia Portuguesa de Seguros de Vida, S.A., if it is the insurance company responsible for the contract.

You also have the right to resort to out-of-court dispute resolution mechanisms, in accordance with the applicable legislation.

For further information, please see [here](#) the FAQs on the ASF Consumer Portal.